

<b>Information to identify the case:</b>					
Debtor 1	<b>Joshua J. Mitchell</b>			Social Security number or ITIN	<b>xxx-xx-0590</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>16-23384-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua J. Mitchell

12/21/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joshua J. Mitchell  
Debtor(s)

Case No. 16-23384-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 21, 2020

User: mgut  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Joshua J. Mitchell, 370 Pleasant Drive, Aliquippa, PA 15001-1323
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14300871	+ Allison Zuckerman, Esquire, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14324829	+ First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14300879	+ Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300885	+ National Hospital Collections, 235 High Street, Suite 514, Morgantown, WV 26505-5454
14300887	+ Timothy A. Ungarean DMD, 3153-A Brodhead Road, Aliquippa, PA 15001-1370

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 22 2020 06:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2020 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14300875	Email/Text: kbarkley@bernsteinlaw.com	Dec 22 2020 05:17:00	Duquesne Light, Po Box 1930, Pittsburgh, PA 15230
14300872	EDI: CAPITALONE.COM	Dec 22 2020 06:03:00	Capital One, P. O. Box 790217, Saint Louis, MO 63179-0217
14300873	Email/Text: bknotice@ercbpo.com	Dec 22 2020 05:16:00	Comcast Cable Communications, LLC, c/o Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870
14300874	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 22 2020 05:17:00	Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14320872	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 22 2020 05:17:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14300876	+ Email/Text: bknotice@ercbpo.com	Dec 22 2020 05:16:00	Enhanced Recovery Co, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14347184	+ Email/Text: cashiering-administrationservices@flagstar.com	Dec 22 2020 05:17:00	FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY, MI 48098-2639
14300877	+ Email/Text: bankruptcynotice@fcbanking.com	Dec 22 2020 05:14:00	First Commonwealth Bank, 600 Philadelphia Street, Indiana, PA 15701-3904
14300878	+ Email/Text: cashiering-administrationservices@flagstar.com	Dec 22 2020 05:17:00	Flagstar Bank, PO Box 371891, Pittsburgh, PA 15250-7891
14289446	+ EDI: PENNDEPTREV	Dec 22 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy

District/off: 0315-2

User: mgut

Page 2 of 3

Date Rcvd: Dec 21, 2020

Form ID: 3180W

Total Noticed: 21

14289446	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2020 05:15:00	Division PO BOX 280946, Harrisburg, PA 17128-0946 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14300886	+ EDI: PRA.COM	Dec 22 2020 06:03:00	Portfolio Recover Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
14395356	EDI: WFFC.COM	Dec 22 2020 06:03:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, PO Box 19657, Irvine, CA 92623-9657
14300888	EDI: WFFC.COM	Dec 22 2020 06:03:00	Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Flagstar Bank, FSB
14287276		First Commonwealth Bank
14287277		Flagstar Bank
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14300880	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300881	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300882	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300883	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231
14300884	*+	Medical Payment Data, 1910 Cochran Road, Suite 600, Pittsburgh, PA 15220-1231

TOTAL: 4 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor Flagstar Bank FSB bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Jerome B. Blank	

District/off: 0315-2

User: mgut

Page 3 of 3

Date Rcvd: Dec 21, 2020

Form ID: 3180W

Total Noticed: 21

on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com

Lauren M. Lamb

on behalf of Debtor Joshua J. Mitchell  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb  
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Mario J. Hanyon

on behalf of Creditor Flagstar Bank FSB mario.hanyon@brockandscott.com, wbecf@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Robert P. Wendt

on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com

TOTAL: 11